Notice

To All Borrowers

With reference to earlier Notices in this regard, it is hereby informed that penal charges levied on loan / credit facility accounts are required to be paid immediately upon levy, in accordance with the terms and conditions of sanction and applicable bank / regulatory guidelines.

It is observed that in several accounts, penal charges remain unpaid for prolonged periods, which results in regulatory non-compliance.

Borrowers are hereby advised to note the following:

- If penal charges remain unpaid for more than 90 days from the date of levy, the loan account is liable to be classified as a Non-Performing Asset (NPA), even if other dues are regular.
- Classification of an account as NPA may adversely impact the borrower's CIBIL / Credit Bureau record, affecting future borrowing eligibility.
- Penal charges are levied for defaults such as overdrawing, non-payment of dues on due dates, non-compliance with sanction terms, etc.

For details regarding pending penal charges or mode of payment, borrowers may contact their respective branch immediately.

Sd/-

Managing Director 12/01/2026